

SAIGON NATIONAL BANK

	CPP Disbursement Date 12/23/2008	Cert 57974	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$62	\$59	-6.2%		
Loans	\$41	\$37	-9.0%		
Construction & development	\$1	\$0	-77.0%		
Closed-end 1-4 family residential	\$3	\$1	-74.6%		
Home equity	\$0	\$0	-0.4%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-100.0%		
Commercial & Industrial	\$3	\$7	142.7%		
Commercial real estate	\$28	\$24	-13.4%		
Unused commitments	\$2	\$1	-40.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$5	\$5	8.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$16	\$14	-16.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$55	\$49	-11.1%		
Deposits	\$52	\$46	-11.4%		
Total other borrowings	\$2	\$2	0.0%		
FHLB advances	\$2	\$2	0.0%		
Equity					
Equity capital at quarter end	\$8	\$10	28.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$7	\$3	NA		
Performance Ratios					
Tier 1 leverage ratio	12.3%	17.5%	--		
Tier 1 risk based capital ratio	17.6%	23.0%	--		
Total risk based capital ratio	18.9%	24.3%	--		
Return on equity ¹	-52.5%	-4.1%	--		
Return on assets ¹	-6.8%	-0.6%	--		
Net interest margin ¹	3.5%	4.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	50.2%	79.1%	--		
Loss provision to net charge-offs (qtr)	78.4%	0.0%	--		
Net charge-offs to average loans and leases ¹	10.8%	2.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	100.0%	100.0%	22.6%	27.5%	--
Closed-end 1-4 family residential	6.5%	9.5%	7.7%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	100.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	2.9%	0.9%	2.1%	0.0%	--
Commercial real estate	9.4%	7.2%	1.8%	0.4%	--
Total loans	12.3%	6.2%	2.7%	0.5%	--